

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA, ALEXANDRIA DIVISION**

IN RE: *
VIJAY K. TANEGA, et al., * CASE NO.: 08-13293-SSM
Debtors * Chapter 11
*
U.S. BANK NATIONAL ASSOCIATION,*
Plaintiff, *
v. * Adv. No. 11-01204-RGM
VIRGINIA COMMERCE BANK, et al., *
Defendants. *

**VIRGINIA COMMERCE BANK'S RULE 26(a)(2) STATEMENT OF
CHRISTOPHER R. HART, LICENSED RESIDENTIAL REAL ESTATE APPRAISER**

I. Qualifications

See Qualifications attached hereto as Exhibit 1.

II. Prior Testimony and Publications

Mr. Hart has not testified in Court before and has not published any written materials.

III. Compensation

\$1,000.00 for appraisal services, plus \$275.00 per hour for time spent testifying in Court or at a deposition, plus appraiser's usual and customary expenses.

IV. Materials Reviewed

For purposes of forming my opinions and preparing to testify, I reviewed the following materials:

Research of public records and private data services including MLS, notes from prior inspection on June 8, 2008, and recent exterior drive-by inspection.

V. Opinions, Basis and Reasons Therefore

Based on my review of the property and the materials listed above, I have formed the following opinions based on my professional training and experience as a licensed residential real estate appraiser:

- (1) As of November 3, 2009, the value by Sales Comparison Approach of 4621 Holly Avenue, Fairfax, Virginia was \$890,000.00;
- (2) As of November 3, 2009, the Site Value by Sales Comparison Approach of 4621 Holly Avenue, Fairfax, Virginia was \$375,000.00.

My opinions are based on my review of all of the above-described materials and my professional background, training and experience. The basis and reasons for these opinions are outlined in the Appraisal Report of Real Property as of November 3, 2009, attached hereto as Exhibit 2.

Respectfully submitted,

Christopher R. Hart
Licensed Residential Real Estate Appraiser

Virginia Commerce Bank
By Counsel

By: /s/ Jennifer A. Brust
Jennifer A. Brust, VSB 29707
BEAN, KINNEY & KORMAN, PC
2300 Wilson Blvd., Suite 700
Arlington, VA 22201
(703) 525-4000
(703) 525-2207 (fax)
jbrust@beankinney.com
Counsel for Virginia Commerce Bank

CERTIFICATE OF SERVICE

I hereby certify that on October 20, 2011, a copy of the foregoing pleading was served via the Court's electronic case filing system and was also served by mailing a copy thereof by first class mail, postage prepaid, to:

Andrew L. Cole, Esquire
Franklin & Prokopik
The B&O Building
Two N. Charles Street, Ste. 600
Baltimore, MD 21201
Counsel for Plaintiff

Valerie P. Morrison, Esq.
Wiley Rein LLP
7925 Jones Branch Dr., Ste. 6200
McLean, VA 22102
VMorrison@wileyrein.com
Attorneys for H. Jason Gold, Trustee

Kevin R. McCarthy, Esq.
McCarthy & White, PLLC
1751 Pinnacle Drive - Suite 1115
McLean, VA 22102
krm@mccarthywhite.com
Trustee for GHA, Inc.

/s/ Jennifer A. Brust
Jennifer A. Brust